

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Manuel Metsikas
Debtor

Case No. 19-10835-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Manuel Metsikas, 66 Penn Oak Trail, Newtown, PA 18940-9603
aty +KEVIN P. CALLAHAN, United States Trustee, 200 Chestnut Street, Suite 502,
Philadelphia, PA 19106-2908
aty +STUART A. EISENBERG, McCullough Eisenberg, LLC, 65 West Street Road, Suite A-204,
Warminster, PA 18974-3229
14271024 +Bank of America, P.O. Box 982284, El Paso, TX 79998-2284
14344985 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14271031 +Jared/Sterling Jewelers, P.O. Box 3680, Akron, OH 44309-3680
14271032 +Joshua P. Friedman, Esquire, 23679 Calabasas Road, #377, Calabasas, CA 91302-1502
14271034 +Mega International Trade Group, Inc., 6862 Hayvenhurst Avenue, Van Nuys, CA 91406-4781
14271038 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14271036 +Pennsylvania Department of Revenue, Bureau of Collections, P.O. Box 281210,
Harrisburg, PA 17128-1210
14271040 +Robert Foster, Esquire, 2929 Arch Street, Cira Center, 13th Floor,
Philadelphia, PA 19104-2857

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: mcculloughseisenberg@gmail.com Jan 10 2020 03:28:48 CAROL B. MCCULLOUGH,
McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974

tr +EDI: QRHHOLBER.COM Jan 10 2020 08:18:00 ROBERT H. HOLBER, Robert H. Holber PC,
41 East Front Street, Media, PA 19063-2911
smg E-mail/Text: megan.harper@phila.gov Jan 10 2020 03:29:53 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2020 03:29:46 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2020 03:29:38 United States Trustee,
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14271023 +EDI: AMEREXPR.COM Jan 10 2020 08:18:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
14323722 EDI: BMW.COM Jan 10 2020 08:18:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin OH 43016, OH 43016
14271025 +EDI: AISACG.COM Jan 10 2020 08:18:00 BMW Financial Services,
4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
14273173 +EDI: AISACG.COM Jan 10 2020 08:18:00 BMW Financial Services NA, LLC,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14271026 +EDI: CAPITALONE.COM Jan 10 2020 08:18:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
14271027 +EDI: CHASE.COM Jan 10 2020 08:18:00 Chase Card, P.O.Box 15298,
Wilmington, DE 19850-5298
14271028 +EDI: CHRM.COM Jan 10 2020 08:18:00 Chrysler Capital, P.O. Box 961275,
Fort Worth, TX 76161-0275
14271030 +EDI: IRS.COM Jan 10 2020 08:18:00 Department of the Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
14271029 +EDI: DISCOVER.COM Jan 10 2020 08:18:00 Discover Bank, P. O. Box 3025,
New Albany, OH 43054-3025
14271033 +EDI: TSYS2.COM Jan 10 2020 08:18:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
14271035 +EDI: DAIMLER.COM Jan 10 2020 08:18:00 Mercedes-Benz Financial Services, P.O. Box 685,
Roanoke, TX 76262-0685
14271039 EDI: PRA.COM Jan 10 2020 08:18:00 Portfolio Recovery, 120 Corporate Blvd,
Norfolk, VA 23502
14280979 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2020 03:29:33
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
14271037 +E-mail/Text: nod.referrals@fedphe.com Jan 10 2020 03:29:20 Phelan Hallinan & Schmieg,
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14271041 EDI: RMSC.COM Jan 10 2020 08:18:00 Synchrony Bank, P.O. Box 960061,
Orlando, FL 32896-0061
14271406 +EDI: RMSC.COM Jan 10 2020 08:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14271042 +EDI: RMSC.COM Jan 10 2020 08:18:00 Synchrony Bank / Lowes, P.O. Box 530927,
Atlanta, GA 30353-0927
14271043 +EDI: WFFC.COM Jan 10 2020 08:18:00 Wells Fargo Bank, P.O. Box 14591,
Des Moines, IA 50306-3591
14360710 EDI: WFFC.COM Jan 10 2020 08:18:00 Wells Fargo Bank, N.A., Default Document Processing,
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
14271044 +E-mail/Text: BKRMailOps@weltman.com Jan 10 2020 03:29:40 Weltman Weinberg & Reis,
325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605
14271045 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 10 2020 03:29:39 West Lake Services,
P.O. Box 76809, Los Angeles, CA 90076-0809

TOTAL: 26

District/off: 0313-2

User: Lisa
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Manuel Metsikas mccullougheisenberg@gmail.com,
cbmccullough64@gmail.com
DENISE A. KUHN on behalf of Commonwealth of Pennsylvania, Department of Revenue
dkuhn@attorneygeneral.gov
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
KEVIN P. CALLAHAN on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
ROBERT J. DAVIDOW on behalf of Creditor WELLS FARGO BANK, N.A.
robert.davidow@phelanhallinan.com
STUART A. EISENBERG on behalf of Debtor Manuel Metsikas mccullougheisenberg@gmail.com,
cbmccullough64@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler
Capital ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 10

Information to identify the case:

Debtor 1	Manuel Metsikas	Social Security number or ITIN	xxx-xx-2408
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	7 2/8/19
Case number:	19-10835-mdc	Date case reconverted to chapter	7 1/8/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Manuel Metsikas	
2. All other names used in the last 8 years		
3. Address	66 Penn Oak Trail Newtown, PA 18940	
4. Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: mccullougheisenberg@gmail.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor **Manuel Metsikas**

Case number **19-10835-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 1/9/20
7. Meeting of creditors	February 11, 2020 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	900 Market Street, Suite 304A, Philadelphia, PA 19107
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/11/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	